

Information to identify the case:

Debtor 1	Christopher J. Farrell	Social Security number or ITIN	xxx-xx-8728
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-11541-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J. Farrell

4/3/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christopher J. Farrell
 Debtor

Case No. 13-11541-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 3180W

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 Total Noticed: 22

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db +Christopher J. Farrell, 5017 East Lake Road, Erie, PA 16511-1418
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13782784 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 13771878 +Creditech, 50 N. 7th St., Bangor, PA 18013-1791
 13771879 +First Federal Credit, 24700 Chagrin Blvd., Suite 2, Cleveland, OH 44122-5662
 13774698 +Harborcreek Township, 5601 Buffalo Rd., Harborcreek, PA 16421-1698
 13774699 +J.P. Morgan Chase Bank, 700 Kansas Lane, Monroe, LA 71203-4774
 13771882 +JP Morgan Chase Bank, NA, 3415 Vision Dr., Columbus, OH 43219-6009
 13771883 +KML Law Group PC, Suite 5000 BNY Independence, 701 Market St.,
 Philadelphia, PA 19106-1538
 13774700 +Mortgage Electronic Registration Systems, P.O. Box 2026, Flint, MI 48501-2026
 13774701 North American Mortgage, P.O. Box 808031, Petaluma, CA 94976
 13771884 +Saint Vincent Health Center, 232 W. 25th St., Erie, PA 16544-0001
 13771885 +State Collection Service, 2509 S. Stoughton Rd., Madison, WI 53716-3314
 13774702 +Washington Mutual Bank, 3883 Airway Dr., Santa Rosa, CA 95403-1670

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 04 2019 02:08:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13780355 EDI: PHINAMERI.COM Apr 04 2019 07:14:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 13771877 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One Bank, P. O. Box 85520,
 Richmond, VA 23285
 13771881 +EDI: PHINAMERI.COM Apr 04 2019 07:14:00 GM Financial, P.O. Box 181145,
 Arlington, TX 76096-1145
 13844940 EDI: PRA.COM Apr 04 2019 07:13:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13771886 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 04 2019 02:08:48 U. S. Trustee's Office,
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
 13771888 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 04 2019 02:09:07 UPMC Hamot, 201 State Street,
 Erie, PA 16550-0001
 13771887 +E-mail/Text: ebn@unique-mgmt.com Apr 04 2019 02:09:05 Unique National Collection,
 119 E. Maple St., Jeffersonville, IN 47130-3439

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Seterus, Inc. as the authorized servicer for Fe
 cr* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
 13771880 ##+FMC Technologies, 5875 N. Sam Houston Pkwy W., Houston, TX 77086-1497

TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: bsil
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Apr 03, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc..
andygornall@latouflawfirm.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc..
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc..
bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc..
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
pabk@logs.com
Michael S. Jan Janin on behalf of Debtor Christopher J. Farrell mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9